MAY LOSE MILLIONS IN DAMAGE SUITS to proceed in accordance with the original instructions. "If the White Star Line is denied the protection

Be Determined, Admiralty Lawyer Says, It Must Pay for Loss of Hundreds of Lives.

ISMAY'S PRESENCE A BIG FACTOR

Makes It Possible to Urge That Captain Smith's Action in Driving Titanic Ahead at High Speed Was Within Managing Director's Knowledge, Thus Apparently Refuting Limitation of Liability Plea.

The presence of J. Bruce Ismay on board the Titanic when she struck an iceberg on Sunday night, resulting in the most appalling marine disaster of modern times, will lead to important complications, it appears, when the ques- can't think of any English law which tion of the settlement of damages for loss of life, personal injuries and loss of could be invoked under the circumcargo arises. There seems in store for Mr. Ismay, now that his life has been stances. spared, an interesting fight in the admiralty courts after the government investigations here and in England have done with him.

If the question of the negligence of the White Star Line can be determined in respect to the loss of the Titanic and fifteen hundred lives, that company or the International Mercantile Marine Company, which owns it, stands to lose nt in damages running well into the millions, in the opinion of leading Howard S. Harrington, of the firm of Harrington, Bigham & Englar, of No. 64 Wall street, a firm which does a large admiralty business, with important English connections, discussed the question of liability arising out of the Titanic's loss at some length yesterday. Mr. Harrington has just finished conducting for his firm the limitation of liability proceedings brought in behalf of the owners of the United Fruit Company's steamer Admiral Farragut, which sank the Ward liner Merida last May off the Virginia Capes, with her cargo, valued at over half a million. He expressed a keen interest, therefore, in the problem now before the White Star Line officials.

IF NEGLIGENT WHITE STAR LINE MUST PAY.

"All the passengers injured as a result of the collision, as well as the estates of those drowned, may recover damages from the White Star Line," said he, "provided the striking of the iceberg was due to negligence, and it would seem from the reports in the papers that the accident was due to negligence. It is said that a day or two before the collision the Titanic received wireless messages advising her of the presence of tremendous fields of ice-one of the reports giving the position of a field of ice, twenty miles in extent, as within a very few miles of the point where the collision subsequently occurred.

"Ir the light of this information there would seem to be no question that it was negligence on the part of the navigators of the Titanic to proceed ahead at the high rate of speed of twenty-odd knots, after nightfall, even though the terday. weather at the time was as clear as it is said to have been. Under these circumstances the question arises, to what extent is the White Star Line liable for the damages resulting from the collision, and in what jurisdiction may proceedings be brought? Actions on behalf of the various claimants may be brought in this city by the service of process upon the resident officials and by attachment of the property of the line, including the various vessels that come to this port. Under the provisions of Lord Campbell's act, which is part of the substantive law of England, recovery may be had in the courts of this country for wrongful death on board a British vessel on the high seas.

"It is to be assumed, however, that limitation of liability proceedings will be instituted by the White Star company. These proceedings may be instituted either in England or the United States. If they are instituted in England the White Star Line will be obliged to admit liability for the accident and pay into the registry of court for distribution among the complainants £15 per registered ton in the case of loss of life and personal injury claims and £8 per registered ton in respect to claims for damages to cargo, etc.

WOULD HAVE TO PAY LESS INTO COURTS HERE.

WOULD HAVE TO PAY LESS INTO COURTS HERE.

"Having regard to the enormous tonnage of the Titanic, the amount to be deposited by the White Star Line in connection with limitation proceedings of the United States courts if the proceedings were instituted here. Under the Lunited States courts if the proceedings were instituted here. Under the American limitation of liability act of 1851 it is provided that when the loss occurs without the knowledge or privity of the owner the liability shall be limited to the value of the vessel after the wreck—in this instance nil—plus they themselves had served up to the point of death received few kind words from taking to their homes the larger part of the survivors who spent the first two days here after they landed. At the Hotel Bellmont it was said yesterday that the Ryer-shall and two or three others were there. Home without even shoes. They were told that no money would be forthcoming from the Company on this side of the water and that when they reached the other side they accommodated. The Hotel have a commodated. The Hotel have a commodated after the would be paid only up to the time that the Ryer-shall and two or three others were there. Howe without even shoes. They were told that no money would be forthcoming from the company on this side of the water and that when they reached the other side they accommodated. The Hotel Astor reported one guest remaining. The limited to the value of the vessel after the wreck—in this instance nil—plus would be paid only up to the time that the Ritary of them would have gone the first two days them on the eve of departure. Had it not taking to their homes the larger part of the survivors who spent the first two days them on the eve of departure. Had it not taking to their homes the larger part of the survivors who spent the first two days them on the eve of departure. Had it not the beautiful them on the eve of departure. Had it not the same of the survivors who spent the first two days them on the same of them leaving to their homes limited to the value of the vessel after the wreck-in this instance nil-plus pending freight (freight on cargo and all passage money), the aggregate of which in this case would probably be over a quarter of a million.

"In 1881 the Supreme Court of the United States decided in The Scotland (105 U. S., page 24) that the act of March 3, 1851, ch. 43, reproduced in the "Then the wife and children would have Revised Statutes in Sec. 4282, etc., applied to owners of foreign as well as domestic vessels, and to acts done on the high seas as well as in the waters of the United States.

"The presence of Mr. Ismay on board complicates the situation very seriously from the point of view of the White Star Line, as it will undoubtedly be urged that, in the light of his admitted knowledge of the presence ahead of little is coming to me on the other side, so dangerous ice fields, the negligence of Captain Smith in proceeding at a speed far as 1 can see. The line's not worrying exceeding twenty knots after nightfall was a fault within Mr. Ismay's knowledge about whether I and the family have any in the sense in which that term is used both in the English and the American limitation of liability statutes.

"Undoubtedly the knowledge of the managing director of the corporation a favorite topic with all of the nen he is the knowledge of the corporation, and if it should be found in this instance that the disaster was attributable to negligence in the respects indicated it is difficult to see how the limitation can be had, in light of the managing di- store for him by the use of a revolver. rector's knowledge.

ISMAY'S PRESENCE MAY AID CARGO OWNERS.

"But Mr. Ismay's presence is not only important in respect to the limitation of liability. It also suggests that the cargo owners, or their underwriters succeeding to their rights by subrogation, may recover the amount of their who perished on the fatal night.

"Ordinarily in a case of this character no recovery can be had by the cargo interest because the act of 1893, known as the Harter act, provides in substance that if the owners of a vessel have exercised due diligence in making her in all later he found himself in the water alongrespects seaworthy they shall not be liable to cargo for any damage caused by side a boat and the captain was beside an error in the management or navigation of the vessel.

"It is important to observe the distinction between the act of 1851 relating fell. Lifting the woman and child aboard, to the limitation of liability and the Harter act. The former covers the claims the captain deliberately turned in the icy of all interests and simply provides that the liability of the owner, when established, shall not exceed a certain amount. The Harter act is limited strictly spite of the attempts of several salions to to the relations between the vessel and its cargo and provides in instances covered by the act that when due diligence has been exercised by the owners and the fault complained of is one of navigation or management, as distinguished from custody, stowage, etc., there shall be no liability at all on the Law Book Editor Thinks Eng

DIFFICULT FOR LINE TO PROVE DILIGENCE

"In the present case, however, it will undoubtedly be contended that the orders said to have been issued to Captain Smith by the officers of the line, to Book Company, last night said the first the effect that he should make the best speed possible, coupled with the presence of Mr. Ismay on board, must result in the elimination of the Harter act from consideration. It will certainly be extremely difficult for the White Star Line | those of to show that it exerted the due diligence required by the act when it appears that the disaster was directly due to the excessive speed maintained after the danger of ice ahead was fully known-maintained, that is, in pursuance of files governs the liability of the ship ownorders of responsible officials of the line represented on board by Mr. Ismay. the White Star Line depends upon the law If he had not been on board it might have been contended that the orders of England, unless it is obvious that the

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Furriers Dry Cold Storage On the Premises

for high speed were given with some such qualification as 'conditions permitting. This position, of course, is seriously weakened by the evidence that Mr. Ismay knew of the actual conditions and none the less allowed the vessel

"If the White Star Line is denied the protection of the Harter act the aggregate claims with respect to cargo losses collectible will probably run well into the millions. And if the participation of Mr. Ismay operates to eliminate the Harter act the limitation of liability in respect of the personal injuries and If Negligence on Part of White Star Line Can loss of life claims would undoubtedly be denied, in which case an additional recovery would be had on behalf of those claimants, the aggregate of which it is almost impossible to estimate. Having regard to the high standing and character of those who lost their lives in this terrible accident, it is probable that the recovery under this head would also run into the millions."

SAYS NO FEDERAL LAW BEARS ON DISASTER

simple!"

Attorney, in discussing last night the should then have more lifeboats. question of possible criminal action

growing out of the Titanic disaster, said: "No federal law that I ever heard of has been violated. In any case, the United States has no jurisdiction over acts committed on the high seas. Criminal proceedings would have to be brought in England, if anywhere, but I

"All this might seem to justify the cry for additional legislation to cover such cases, but a much simpler way to correct the whole thing would be for in London, to raise the rate of insurance on all vessels and their cargo takir - the short or northerly course That would reach the owners' pocket books, and how many vessels would take the short course then, do you think? Smith went down with his vessel, the consensus of opinion in legal circles is that no criminal action whatever can the case of all vessels not equipped with and the loss of 1,500 lives. the short course then, do you think? Lloyds could also raise the rate on pub-

Abel I. Smith, Assistant United States an adequate supply of lifeboats. "And all this without resort to governmental action of any kind. How

> Another lawyer of prominence ex plained that the officers and directors of the White Star Line, in his opinion could not be held in any way criminally liable for Captain Smith's apparent disregard of danger ahead in speeding the Titanic, since under the English law the captain of a vessel was in supreme command on the high seas and was alone responsible for all errors in management or navigation. The responsibility of the owners of the vessel ended, so far as criminal law is concerned, he pointed

Trade. As the Titanic had complied with the Board of Trade regulations and Captain

Line's Treatment of Them.

he International Mercantile Marine Company, did not see fit to hold the Cedric for the members of the Titanic's crew who came in on the Carpathia on Thursday night, it was left to the Lapland, of the Red Star Line, to take them back to England. About 150 sailed on the Lapland yes-

Strenuous efforts were made by the White heir tongues run wild with their versions of the causes leading to the Titanic's wreck. Escorted aboard the Lapland almost before the Carpathia had warped into her berth, they were ordered not to go was stated, and no one was allowed to visit | yesterday. them in their quarters. A number of them, however, found their way to the scamen's "paradises" along the waterfront or to the home of the Seamen's Society, where a service was conducted for them yesterday morning and clothing and tobacco distributed for the voyage home. Away from the their stories freely.

The line for which many of their com rades had laid down their lives and whom they themselves had served up to the point

"I'm half sorry I didn't go down with the steamer." one of the men declared. been cared for by the company, but now they get nothing, and I come home to shillings in my pocket. I, like many of my mates, gave my coat and jacket to the women who were in the boat with me. But I'll have to buy a new one with what

The courage of the "old man," as the affectionately termed Captain Smith, was once commanded. According to them. would be the last man who ever trod a bridge to anticipate what the sea had in Each and every one of them who men tioned him declared that he went down with his ship, standing as nearly upright as possible on her slanting decks. And be fore he sank he performed a feat of hero ism unexcelled by any of the brave men

Cyril Handy, an able seaman of the crew, said he was on the boat deck near the bridge when the captain was washed off by the encroaching waters. A moment him, supporting a woman with a baby, whom he had evidently picked up as he

QUESTION OF LIABILITY land's Laws Should Govern.

In discussing the question of the liability of the White Star Line, C. P. Johnson, of the editorial staff of the American Law thing of importance to be considered is whether the laws of the United States or those of England governed the question of

"I think that under the rule that the law of the country whose flag the vessel passenger or shipper and the ship owners intended otherwise. A vessel on the high seas is, in contemplation of law, a part of the country whose flag she flies, the same as if she were a floating island over which that country had absolute jurisdiction; so that the White Star Line, if it chooses to do so, may undoubtedly

insist that its liabilities be governed by the English law. "Of course, the Hability of the company for the negligence of the persons navigat-ing the Titanic depends, under both the English and the American law, on whether the owners of the Titanic actually knew or had means of knowing that the vessel was being negligently navigated. However there is no doubt that the knowledge which Mr. Ismay, the managing director of the White Star Line, who was aboard the Titanic at the time of the disaster, had or could have had of the fact that the vessel was being dangerously navigated, in view of all the circumstan mputed to the company. Mr. Ismay, as managing director, had absolute control of the situation. The captain of the ves-sel could have been compelled to obey the instructions of Mr. Ismay, who could, if necessary, have discharged him on the not for failure to do so, leaving the navi-stion of the vessel to subordinates who ould carry out his desires."

TITANIC'S CREW SAILS WOULD HEAD OFF SUITS thing connected with the inquiry now go

See Survivors at Hotels.

Line officials, it was learned yeste. ..., had made many futile attempts to interview Titanic survivors still at the hotels in this city. The efforts of the officials in that direction were looked upon as indicating a desire to get material evidence in case of any damage suits that might arise from the disaster.

In a number of the large hostlerles the White Star representatives sent up their Star Line to prevent them from letting cards to the survivors. The answers that came back were that those from whom information was sought were not willing to be subjected to any interrogation. "There are only a very few of the sur-

vivors still in this hotel," said the manager ashore except with special permission, it of one of the large 424 street hostleries "This morning the steamship representatives came here to see the Timost of them had left town, but were refused interviews by those still here."

remaining guests had given strict orders to the hotel manager to permit no cards passengers. supervision of their superiors they told to be sent up from persons desiring any information about the wreck. While this barred newspaper representatives, it also boats and that the process of picking them barred the steamship men. Relatives and friends have succeeded in

Titanic sank. The line's indebtedness to them ended at that moment, they were told. Lady Duff Gordon, the Countess of R. Lady Duff Gordon, the Countess of Rothe and several others, still keep to their rooms The countess has been under the care of a physician. She handled an oar, it was said, and severely wrenched the muscles of her arms.

arms.

The Gotham, Netherlands and Plaza hotels have still a few of the survivors. At the Gotham is Miss Elizabeth Allen, of St. Louis; her aunt. Mrs. Edward Hoberts, and her cousin, Miss E. A. Madill, who were in the first boat to reach the Carpathia. Miss Allen says after the crash Mr. Ismay acted with much bravery.

At a 42d street hotel a story was told yesterday of the reservation of a room by wireless from the Titanic on Sunday night. The message reached the hotel around 10 o'clock. The passenger who wanted the room reserved was reported among the missing. At another hotel two rooms were engaged by a Winnipeg hotel manager for two of the first class passengers who were his friends. The mer sage of reservation was sent also on Sunday, some time in the afternoon. The men who were to occupy the rooms were lost.

Ryerson, of Philadelphia, said in an inter-

Ryerson, of Philadelphia, said in an interview cradited to her here to-day:

"The day before the wreck, while on deck with my husband, we saw one of the ship's crew letting down a bucket out the side of the ship and trying to dip up the ocean water and take the temperature. The pail never touched the water, and he pulled it up empty. He then took the pail to the water pipe on deck and filled the pail with the ship's water. Then he took the temperature of the water in the pail. He never took the temperature of the ocean water while we watched him."

Referring to the speed of the Titanic, Mrs. Douglas said:
"Everybody knew we were near jeebergs because it grew so cold. On Sunday, before the wreck, Mrs. Ryerson told me that Mr. Ismay said to her: 'I have just had word that we are in the jeebergs."

"Mrs. Ryerson said, 'Of course, you are going to slow down?"

"Oh, no,' Mr. Ismay replied. 'We are going to put on two more boilers and get out of it."

It is believed here that Mrs. Douglas and Mrs. Ryerson will be asked to testify befor the Senate investigating committee.

INSURANCE TO COST MORE

Rate Advance to Follow Sinking of Titanic, Say Marine Underwriters.

Marine underwriters said yesterday that the Titanic disaster undoubtedly would have the effect of advancing insurance rates, though no definite steps to increase them had been taken yet. By itself it might not have been followed by a change in rates, it was said, but this catastrophe comes on the heels of a series of accidents which makes a revision of the present schedule imperative. Last year there was an advance averaging 10 per cent on hulls on the coastwise service.

A member of Chubb & Son, marine underwriters, said yesterday that if there had been any builton to speak of on the Titanic the result would have been an immediate raising of rates. This was the case on the England to India route in consequence of the recent loss of the Oceana in the English Channel with several millions of silver on board. Marine underwriters said yesterday that

ISMAY SAYS EXPERIENCE IAUGHT HIM A LESSON

Announces That in Future Steamships of His Company Will Have Enough Lifeboats.

ORDER AFFECTS SIX LINES

Managing Director Declares He Had Nothing to Do with Wireless Service-Again Denies Woman's Tale.

Every one of the steamships of the International Mercantile Marine Company wil be equipped in the future with enough life boats and liferafts to save every sou aboard, was the announcement made yes terday by J. Bruce Ismay, managing di ctor of the company, as he came into the Waldorf-Astoria Hotel to be on hand should the investigating committee of the

Senate recall him to the witness stand. With this one statement, volunteered by him to newspaper men, Mr. Ismay's desire to talk about anything connected with the disaster of the Titanic seemed to have exhausted itself. Only to the question as to who was responsible for the silence of the Baltic on Monday morning, after her wire less operator had received a report from the Carpathia telling of the full extent of out, when they had complied with the the catastrophe, Mr. Ismay deigned to give requirements of the British Board of an answer, and that was that he had noth ing to do with the wireless service and knew nothing about the messages that

> Counsel for Mr. Ismay later warded off all further questions by saying that the managing director was under subpœna to appear before the Senate committee at Washington on Monday, and that for this

Calls Woman's Story "Absurd."

There was no difficulty, however, in re Bitter Against the White Star White Star Men Try in Vain to celving from Mr. Ismay's repetition of his denial, made earlier in the day, of the story told by Mrs. Ryerson on the Carpathia to Major Arthur Peuchen and Mrs Walter Douglass, also survivors of the Titanic. These two, telling of their con versation with Mrs. Ryerson, who is a sufferer from a serious nervous breakdown quoted her as saying that she asked Mr Ismay if the proximity of the icebergs would cause the Titanic to proceed more slowly, and to this Mr. Ismay had replied "No, we will go faster."

"There is not a word of truth in any such statement," was Mr. Ismay's com ment. "You cannot deny too emphatically that I ever made such an absurd remark. Mr. Ismay disclaimed also all responsibility or knowledge concerning the dis tribution of passengers in the lifeboats and their manning. He would not discuss the assertion made by almost all the surtanic survivors, and not only found that vivors that the law demanding a supply of food and drinking water for each boat sufficient for six days, had not been com-At another place it was said that the piled with, and that the lifeboats had absolutely nothing in them to sustain their

It was pointed out to Mr. Ismay that a stiff breeze might have separated the lifeup might have lasted some days. Meanwhile the people in the hoats would have been subjected to terrible suffering. Mr Ismay then said that he knew nothing about it, but that he thought some officer told him there were food and drink in the boats. It may have been that the officer spoke about the bur in which Mr. Ismay was, as the other : unanimously declared there was neither nor drink in their boats

Counsel Keeps Franklin Silent.

P. A. S. Franklin, vice-president of the International Mercantile Marine Company, who accompanied Mr. Ismay, was equally reticent. His counsel, too, insisted that Mr. Franklin should not discuss any matter in connection with the Titanic, as he also was under subpœna to appear before the Senate committee in Washington.

The order issued by Mr. Ismay to equip all the steamships of the International Mercantile Marine Company with sufficient lifeboats will affect the White Star Line, the American Line, the Atlantic Transport, the Red Star Line, the Leyland Line and the Dominion Line. In announcing his decision Mr. Ismay said:

the Dominion Line. In announcing his demissing. At another hotel two rooms were lengaged by a Winnipeg hotel manager for two of the first class passengers who were his friends. The mersage of reservation was sent also on Sunday, some time in the afternoon. The men who were to occupy the rooms were lost.

GERMAN LINE QUICK TO ACT Home the afternoon of the men who were to occupy the rooms were lost.

Hamburg-American to Increase

Number of Lifeboats.

Hamburg, April 20.—The Hamburg-American Line has been quick to draw a lesson from the Titanic catastrophe. It has deficited to increase the number of lifeboats of the trues of our and other lines with reference to the preservation of life in its steamers, although they already to carry more than are required by the German law, and it will also improve all lifesating appliances, so that in any circumstances every person on board can be accommodated.

This has been done, although, according to the management, the German legal requirements are much more stringent than the British in regard to lifeboats, and have been considered heretofore amply sumferent or future laws on the subject. The British in regard to lifeboats, and have been considered heretofore amply sumferent or future laws on the subject. The British in regard to lifeboats, and have been considered heretofore amply sumferent by the German authorities and all experts.

SEA WATER NOT TESTED

Woman Says Titanic Sailor Filled Bucket on Board.

Chicago, April 20.—Mrs. Walter D. Douglas, of Minneapolis, whose husband was drowned in the Titanic wreck and who was a rescued in a lifeboat with Mrs. Arthur Ryerson, of Philladelphia, said in an interview credited to her here to-day:

The proposed by the German legal requirements. In the future beas safe as possible more to the preservation of the missory of the men and the care of the crew on any ship of the white star, the American and all other in the country, in England or any other foreign countries to the preservation of the crew of all legal requirements. In the

GERMAN MEASURES RIGID Vice-Chancellor Says Govern ment Is After Ship Owners.

Berlin, April 20.-The motion introduced into the Reichstag yesterday requesting the Imperial Chancellor to order an investigatien as to whether German steamships are equipped with sufficient lifesaving appliances for all the passengers and crew was considered to-day.

Replying to Dr. Otto Arendt, who spoke as the introducer of the motion, Clemens Delbrück. Minister of the Interior and Vice-Chancellor of the Empire, said that the government was already in communication with the large shipping companies, and would see that everything necessary and possible would be done. Positive meas ures, however, could not be proposed be fore the details of the catastrophe to the Titanic had been learned. The motion was hereupon withdrawn.

Herr Delbrück declares that he instituted a revision of the German regulations as soon as the first details of the Titanic isaster became known, and in the imme diate future will convoke a conference of the shipping companies and maritime asand constructors, whose responsibility and care for passengers and crews intrusted to them are recognized by the whole world.

Will find ways and means to provide for everything necessary.

The question as to whether international regulation of the passenger steamship traffic is advisable has been already discussed by the German government, and Germany is ready to act on any proposition with this and in view.

FOR WOMEN, MISSES and JUNIORS WILL HOLD, BEGINNING TO-MORROW,

A Special Sale of Imported Model Gowns and Dresses, \$75 to \$245

FORMERLY \$125 to \$295. Models by Drecoll, Doucet, Callot Soeurs, Paquin and Martial-Armand-of chiffon, chiffon taffeta, marquisette, charmeuse, Jouy silk and batisteand-silk combinations.

Smart Morning Frocks, \$35, \$40 & \$45

New, exclusive styles—of talfeta foulard, cotton voiles, serge and

Women's Tailor-made Suits, \$38 & \$50

FORMERLY \$50, \$65 and \$75. Dup'icates of new foreign models.

Small Women's and Misses' Suits, \$35 FORMERLY \$45 and \$55. New Norfolk and fancy-trimmed models.

Motoring and Utility Coats, \$35 & \$45

An extensive variety of styles, materials and shades; many new effects exclusive with this establishment.

Millinery-Specials at \$15 & \$18

Smart Street Hats in sailor, wing and fancy-trimmed effects in wide variety.

Flower-trimmed Hats-New importations from Suzanne Talbot, Paul Poiret, Marie Louise and Lewis. Also, many smart adaptations and creations of our own. FORMERLY \$22 & \$25.

Paquin Model Blouses, \$25

FORMERLY \$35. Of white charmeuse, trimmed with net in various shades; also of colored satins combined with net.

White Knitted Coats, \$6.50 All of these Coats which formerly sold at \$8.50 to \$12.50.

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(One of the first to be installed by any house in New York) is on our premises, in charge of expert and practical furriers, and is modern in every detail that would aid in the preservation and protection

Our storage rooms are dust-proof, secure against moths, and the odors of moth preventives are avoided.

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Articles stored are first cleaned by vacuum or compressed air. Minor rips in furs will be sewed and all fur collars cleaned free of charge.

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We are particularly well equipped for repairing and remodelling fine furs at special prices during the Summer months.

Broadway & 20th St.; 5th Ave.; 19th St.

TITANIC'S CARGO, \$425,000 Duplicate Manifest Received on Mauretania Shows Value. A duplicate manifest of the freight cargo

of the Titanic reached this city on Friday in the registered mail brought by the Mauretania. As is usual in the case of express steamers, the cargo was a comparatively small one, not exceeding about 1,400 tons, and consisted principally of high class package freight, the estimated total value of which has been placed at around \$425,-

Among the articles shipped on the Titanic were silk goods, laces, woollens, velvets, wines and spirits and various luxuries for the table, all of which pay a high freight charge and contribute largely to the customs revenues. Freight of this class often is prepaid, and if prepayment had been made on the consignments on the lost vessel the owners of the Titanic will be obliged to refund the amounts. A clause in the bills of lading, however, protects the steamship companies against risks at sea. In the list of consignees are severa banks and banking houses. The Nations City Bank was the consignee of eleven barrels of rubber, the Broadway Trust Company three cases of coney skins and ne snipping companies and maritime as-ociations. He says he is convinced that he German captains, shipping companies cases of shelled walnuts. To Heidelbach,

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